WHAT IS CLAIMED IS:

1. A method for authorizing a customer to perform transactions with a self-service device, the method comprising:

extracting a first set of biometric data regarding the customer from a verification instrument;

extracting a second set of biometric data directly from at least one feature of the customer;

extracting textual data regarding the customer from the verification instrument;

comparing the first and second sets of biometric data to determine whether the first and second sets of biometric data are derived from a single individual; and

recording customer identification information if it is determined that the first and second sets of biometric data are derived from the customer.

2. The method recited in claim 1 wherein the customer identification information comprises information derived from the extracted textual data.

3. The method recited in claim 1 wherein the customer identification comprises a name of the customer.

4. The method recited in claim 3 wherein the transactions comprise providing funds in exchange for a financial instrument identifying the name of the customer.

5. The method recited in claim 4 wherein the financial instrument is selected from the group consisting of a note, a draft, a check, and a promissory note.

6. The method recited in claim 1 wherein the transactions comprise a financial transaction.

7. The method recited in claim 1 wherein the transactions comprise a nonfinancial transaction.

8. The method recited in claim 1 wherein the customer identification information comprises a signature of the customer.

1   9.   The method recited in claim 1 wherein the customer identification

2   information is further derived from one of the first and second sets of biometric data.

1   10.   The method recited in claim 1 wherein the first set of biometric data is

2   derived from image data on the verification instrument.

1   11.   The method recited in claim 1 wherein the first set of biometric data is

2   derived from data encoded magnetically on the verification instrument.

1   12.   The method recited in claim 1 wherein the first set of biometric data is

2   derived from data encoded optically on the verification instrument.

1   13.   The method recited in claim 1 wherein the first and second sets of

2   biometric data are derived from facial features.

1   14.   The method recited in claim 1 wherein the first and second sets of

2   biometric data are derived from fingerprints.

1   15.   The method recited in claim 1 wherein the first and second sets of

2   biometric data are derived from voice features.

1   16.   The method recited in claim 1 wherein the textual data are derived

2   from data encoded magnetically on the verification instrument.

1   17.   The method recited in claim 1 wherein the textual data are derived

2   from data encoded optically on the verification instrument.

1   18.   The method recited in claim 1 wherein extracting textual data

2   regarding the customer from the verification instrument comprises:

3   extracting a database reference number from the verification instrument; and

4   retrieving the textual data regarding the customer from a database with the

5   database reference number.

1   19.   The method recited in claim 18 further comprising prompting the

2   customer to enter data for comparison with the retrieved textual data.

1   20.   The method recited in claim 1 wherein the self-service device

2   comprises a self-service kiosk.

1   21.   The method recited in claim 1 wherein the self-service device

2 comprises a personal computer.

1   22.   The method recited in claim 1 wherein the self-service device

2 comprises a personal digital assistant.

1   23.   A method for authorizing a customer to perform transactions with a

2 self-service device, the method comprising:

3   extracting a first set of image data regarding the customer from a verification

4 instrument;

5   extracting a second set of image data directly from at least one feature of the

6 customer;

7   extracting textual data regarding the customer from the verification

8 instrument;

9   comparing the first and second sets of image data to determine whether the

10 first and second sets of image data are derived from a single individual; and

11   recording customer identification information if it is determined that the first

12 and second sets of image data are derived from the customer.

1   24.   The method recited in claim 23 wherein the customer identification

2 information comprises information derived from the extracted textual data.

1   25.   The method recited in claim 23 wherein comparing the first and second

2 sets of image data comprises having a human examine the first and second sets of image data.

1   26.   The method recited in claim 23 wherein the customer identification

2 information is further derived from one of the first and second sets of image data.

1   27.   The method recited in claim 23 wherein the textual data are derived

2 from data encoded magnetically on the verification instrument.

1   28.   The method recited in claim 23 wherein the textual data are derived

2 from data encoded optically on the verification instrument.

1   29.   The method recited in claim 23 wherein the transactions comprise a

2 financial transaction.

1   30.   The method recited in claim 23 wherein the transactions comprise a
2   nonfinancial transaction.

1   31.   The method recited in claim 23 wherein extracting textual data
2   regarding the customer from the verification instrument comprises:
3   extracting a database reference number from the verification instrument; and
4   retrieving the textual data regarding the customer from a database with the
5   database reference number.

1   32.   A method for executing a transaction with a customer, the method
2   comprising:
3   extracting a first set of biometric data directly from at least one feature of the
4   customer;
5   comparing the first set of biometric data with a stored set of biometric data,
6   wherein the stored set of biometric data has previously been authenticated by comparison
7   between a set of biometric data extracted from a verification instrument and a second set of
8   biometric data extracted directly from at least one feature of the customer; and
9   thereafter, completing the transaction if it is determined that the first and
10   stored sets of biometric data are derived from the customer.

1   33.   The method recited in claim 32 wherein the transaction comprises a
2   financial transaction.

1   34.   The method recited in claim 33 further comprising:
2   extracting textual data from a financial instrument presented by the customer
3   as part of the financial transaction; and
4   comparing the textual data with stored textual data, wherein the stored textual
5   data was extracted from the verification instrument.

1   35.   The method recited in claim 34 wherein the textual data comprises a
2   signature of the customer.

1   36.   The method recited in claim 34 wherein the textual data comprises a
2   name of the customer.

1   37.   The method recited in claim 32 wherein the set of biometric data

2 extracted from the verification instrument is derived from image data on the verification

3 instrument.

1   38.   The method recited in claim 32 wherein the set of biometric data

2 extracted from the verification instrument is derived from data encoded magnetically on the

3 verification instrument.

1   39.   The method recited in claim 32 wherein the set of biometric data

2 extracted from the verification instrument is derived from data encoded optically on the

3 verification instrument.

1   40.   A self-service transaction system comprising:

2   a plurality of networked self-service devices, at least one of the self-service

3 devices including:

4   a first identification device adapted to extract a first set of

5 identification data directly from a customer; and

6   a second identification device adapted to extract a second set of

7 identification data and textual regarding the customer from a verification instrument; and

8   a storage device in communication with the at least one of the self-service

9 devices for storing customer identification information derived from the textual data.

1   41.   The system recited in claim 40 further comprising a comparator in

2 communication with the at least one of the self-service devices, the comparator being

3 configured to compare the first and second sets of identification data to determine whether

4 the first and second sets of identification data are derived from a single individual.

1   42.   The system recited in claim 41 wherein the comparator is local to the

2 at least one of the self-service devices.

1   43.   The system recited in claim 41 wherein the comparator is networked

2 with the plurality of self-service devices.

1   44.   The system recited in claim 40 wherein the first and second sets of

2 identification data comprise biometric data.

1   45.   The system recited in claim 40 wherein the first and second sets of

2   identification data comprise image data.

1   46.   A self-service transaction system comprising:

2   a plurality of networked self-service devices, at least one of the self-service

3   devices including:

4   means for extracting a first set of identification data directly from a

5   customer; and

6   means for extracting a second set of identification data and textual data

7   regarding the customer from a verification instrument;

8   means for comparing the first and second sets of identification data to

9   determine whether the first and second sets of identification data are derived from a single

10   individual; and

11   means for recording customer identification information derived from the

12   textual data.

1   47.   The system recited in claim 46 wherein the first and second sets of

2   identification data comprise biometric data.

1   48.   The system recited in claim 46 wherein the first and second sets of

2   identification data comprise image data.